

**IN THE CLAIMS**

1. (Currently Amended) A method for determining a useful life of ~~financial assets deposits~~, comprising the steps of:

(A) performing, in a computerized system, a dynamic calculation of a first retention rate for each of a plurality of ~~financial assets deposits~~;

(B) performing, in the computerized system, a steady-state calculation of a second retention rate for the plurality of ~~financial assets deposits~~; and

(C) combining said first and second retention rate to determine a predicted useful life of the combined plurality of ~~financial assets deposits~~.

2. (Original) The method of Claim 1, further comprising the step of selecting one of a plurality of variables affecting at least one of the retention rates.

3. (Currently Amended) The method of Claim 2, further comprising the step of determining a sensitivity of financial asset variables to other ~~financial assets deposit~~ variables.

4. (Original) The method of Claim 1, further comprising the step of forecasting scenarios extrapolated from said retention rate.

5-7 (Canceled)

8. (Currently Amended) The method of Claim [[7]] 1, wherein the data for each of the a plurality of ~~financial assets deposits~~ includes total deposit balances, deposit rates, and a sample of account balances.

9. (Currently Amended) The method of Claim 1, further comprising the step of receiving data for each of a plurality of ~~financial assets deposits~~.

10. (Currently Amended) The method of Claim 9, wherein a length of the sample is about four years.

11. (Currently Amended) The method of Claim 9, wherein a size of the sample is n =

$4k^2s^2/d^2$ , and wherein s is an estimated yearly retention rate, d is about in the range of 0.02 to 0.03, and k is a level of significance of about 1.96.

12. (Currently Amended) The method of Claim 1, further comprising the step of checking for outliers in the plurality of ~~financial assets deposits~~.

13. (Original) The method of Claim 1, further comprising the step of including exogenous variables in at least one of the calculations.

14. (Original) The method of Claim 13, wherein the exogenous variables are selected from the set of seasonal variables, day-of-the-month variables, treasury interest rates, deposit rates, local unemployment rate, local personal income, and local retail sales.

15. (Original) The method of Claim 1, further comprising the step of including interest rate spread in at least one of the calculations.

16. (Original) The method of Claim 3, wherein the step of forecasting scenarios includes providing future values for use in at least one of the calculations.

17. (Original) The method of Claim 16, wherein the future values are selected from the set of forecast treasure rates, forecast horizon, forecast deposits, forecast retention rates, and forecast interest rates.

18. (Currently Amended) The method of Claim 1, further comprising the step of outputting the predicted useful life of the combined plurality of ~~financial assets deposits~~.

19. (Currently Amended) The method for determining a useful life of financial assets, comprising the steps of:

(A) performing, in a computerized system, a dynamic calculation of a first retention rate for each of the plurality of financial assets;

(B) performing, in the computerized system, a steady-state calculation of a second retention rate for the plurality of financial assets;

- (C) combining said first and second retention rate to determine a predicted useful life of the combined plurality of financial assets.
- (D) selecting one of a plurality of variables affecting at least one of the retention rates;
- (E) determining a sensitivity of financial asset variables to other financial asset variables;
- (F) forecasting scenarios extrapolated from said retention rate, wherein the step of forecasting scenarios includes providing future values for use in at least one of the calculations, and wherein the future values are selected from the set of forecast treasure rates, forecast horizon, forecast deposits, forecast deposits, forecast retention rates, and forecast interest rates.
- (G) wherein the financial assets include deposits and financial instruments;
- (H) wherein the data for each of the plurality of financial assets includes total deposit balances, deposit rates, and a sample of account balances, wherein a length of the sample is **about** four years, wherein a size of a sample is  $n = 4k^2s^2/d^2$ , and wherein s is an estimated yearly retention rate, d is **about** in the range of 0.02 to 0.03, and k is a level of significance of **about** 1.96;
- (I) checking for outliers in the plurality of financial assets;
- (J) including exogenous variables in at least one of the calculations, wherein the exogenous variables are selected from the set of seasonal variables, day-of-the-month variables, treasury interest rates, deposit rates, local unemployment rate, local personal income, and local retail sales;
- (K) including interest rate spread in at least one of the calculations; and

(L) outputting the predicted useful life of the combined plurality of financial assets.

20. (Original) A computerized system for determining a useful life of financial assets, comprising:

(A) a dynamically calculated first retention rate for each of the plurality of financial assets;

(B) a steady-state calculated second retention rate for the plurality of financial assets; and

(C) a combined first and second retention rate, to determine a predicted useful life of the combined plurality of financial assets.

21. (Original) The system of Claim 20, wherein at least one of the retention rates is affected by one of a plurality of variables.

22. (Original) The system of Claim 21, further comprising a determined a sensitivity of financial asset variables to other financial asset variables.

23. (Original) The system of Claim 20, further comprising a forecast scenario extrapolated from said retention rate.

24. (Cancel)

25. (Original) The system of Claim 20, wherein the financial assets include financial instruments.

26. (Cancel)

27. (Currently Amended) The system of Claim [[26]] 20, wherein the data for each of a plurality of financial assets includes total deposit balances, deposit rates, and a sample of account balances.

28. (Original) The system of Claim 20, further comprising received data for each of the plurality of financial assets.

29. (Original) The system of Claim 20, wherein a length of the sample is about four years.

30. (Original) The system of Claim 28, wherein a size of the sample is  $n = 4k^2s^2/d^2$ , and wherein s is an estimated yearly retention rate, d is about in the range of 0.02 to 0.03, and k is a level of significance of about 1.96.

31. (Original) The system of Claim 20, further comprising identified outliers in the plurality of financial assets.

32. (Original) The system of Claim 20, further comprising exogenous variables included in at least one of the calculations.

33. (Original) The system of Claim 32, wherein the exogenous variables are selected from the set of seasonal variables, day-of-the-month variables, treasury interest rates, deposit rates, local unemployment rate, local personal incomes, and local retail sales.

34. (Original) The system of Claim 20, further comprising an interest rate spread included in at least one of the calculations.

35. (Original) The system of Claim 22, wherein the forecast scenario is based on a future value for use in at least one of the calculations.

36. (Original) The system of Claim 35, wherein the future values are selected from the set of forecast treasure rates, forecast horizon, forecast deposits, forecast retention rates, and forecast interest rates.

37. (Original) The system of Claim 20, comprising a display of the predicted useful life of the combined plurality of financial assets.

38. (Currently Amended) A computerized system for determining a useful life of financial assets, comprising:

- (A) a dynamically calculated first retention rate for each of a plurality of financial assets;
- (B) a steady-state calculated second retention rate for the plurality of financial assets;
- (C) a combined first and second retention rate, to determine a predicted useful life of the combined plurality of financial assets.
- (D) a plurality of variables affecting at least one of the retention rates;
- (E) a determined sensitivity of financial asset variables to other financial asset variables;
- (F) a forecast scenario extrapolated from said retention rate, wherein the forecast scenarios includes future values for use in at least one of the calculations, and wherein the future values are selected from the set of forecast treasure rates, forecast horizon, forecast deposits, forecast deposits, forecast retention rates, and forecast interest rates.
- (G) wherein the financial assets include deposits and financial instruments;
- (H) wherein the data for each of the plurality of financial assets includes total deposit balances, deposit rates, and a sample of account balances, wherein a length of the sample is **about** four years, wherein a size of a sample is  $n = 4k^2s^2/d^2$ , and wherein s is an estimated yearly retention rate, d is **about** in the range of 0.02 to 0.03, and k is a level of significance of **about** 1.96;
- (I) identified outliers in the plurality of financial assets;
- (J) exogenous variables in at least one of the calculations, wherein the exogenous variables are selected from the set of seasonal variables, day-of-the-month variables,

treasury interest rates, deposit rates, local unemployment rate, local personal income, and local retail sales;

- (K) an interest rate spread included in at least one of the calculations; and
- (L) a display of the predicted useful life of the combined plurality of financial assets.

39. (New) A method for determining a value of deposits, comprising the steps of:

- (A) performing, in a computerized system, a dynamic calculation of a first retention rate for each of a plurality of deposits;
- (B) performing, in the computerized system, a steady-state calculation of a second retention rate for the plurality of deposits; and
- (C) combining said first and second retention rate to determine a value of the combined plurality of deposits.

40. (New) A method for determining a value of liabilities, comprising the steps of:

- (A) performing, in a computerized system, a dynamic calculation of a first retention rate for each of a plurality of liabilities;
- (B) performing, in the computerized system, a steady-state calculation of a second retention rate for the plurality of liabilities; and
- (C) combining said first and second retention rate to determine a value of the combined plurality of liabilities.